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Date: 06/04/03

By: Susan Carter

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER	EXAMINER: HAYES, JOHN W.
APPLICATION NO.: 09/648,102	ART UNIT: 3621
FILED: 08/25/2000	CONFIRMATION NO: 4360
FOR: IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES	

AMENDMENT

Dear Sir:

Please enter the following amendment to the above referenced patent application in response to the office action dated April 9, 2003.

IN THE CLAIMS

Please cancel claims 28-35, 46 and 49 without prejudice.

Please amend the claims as follows:

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47. (Amended) An automated process for sending money from a first location to a second location comprising:

- receiving a request for a secure money transfer from a requestor;
- receiving information associated with a recipient for said secure money transfer;
- receiving information indicating an amount of said secure money transfer;
- transferring said amount to a secure money transfer instrument;
- assigning an authorization to said secure transfer instrument; and
- providing information enabling receipt of said secure money transfer instrument by said recipient;

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